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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet 1 of 1

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| Application Number | 10/045,313 |
| Filing Date | October 24, 2001 |
| First Named Inventor | Stephen Chin |
| Art Unit | 3628 |
| Examiner Name | Dass, Harish T. |
| Attorney Docket Number | 020375-002910US |

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| Examiner | Cite No. ¹ | Document Number Number Kind Code ² (if known) | Publication Date MM-DD-YYYY | Name of Patentee or Applicant of Cited Document | Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear |
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| | AN | PCT | WO 01-04816 | A1 | 01-18-2001 | CITICORP CREDIT SERVICES, INC. | | <input type="checkbox"/> |
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| | AP | | | | | | | <input type="checkbox"/> |

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

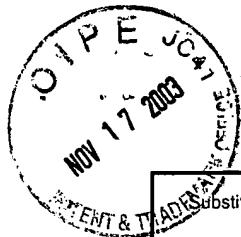
| Examiner Initials * | Cite No. ¹ | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published. | T ² |
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| Examiner Signature | Harish Dan | Date Considered | 1/27/03 |
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| Examiner Signature | Harish Dass | Date Considered | 5/10/04 |
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